



Order Filed on February 7, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-1(b)

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In Re:

Todd Joseph Lewis and Susan Lynn Lewis aka
Susan Skowronski,

Debtors.

Case No.: 16-28588

Chapter: 13

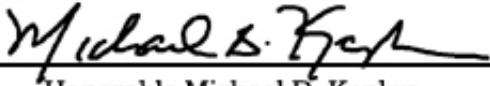
Hearing Date: January 22, 2020

Judge: Michael B. Kaplan

ORDER RESOLVING MOTION TO VACATE STAY

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: February 7, 2020



Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtors: Todd Joseph Lewis and Susan Lynn Lewis aka Susan Skowronski

Case No: 16-28588-MBK

Caption: Order Resolving Motion to Vacate Stay

Applicant:	<u>Carrington Mortgage Services, LLC</u>
Applicant's Counsel:	<u>Elizabeth Holdren, Esq., Hill Wallack LLP</u>
Debtors' Counsel:	<u>MaryBeth Schroeder, Esq.</u>
Property Involved ("Collateral"):	<u>14 Delmore Road, Freehold, New Jersey</u>

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtors are overdue for 4 months, for 10/01/2019 to 1/1/2020.
- The Debtors are overdue for 2 payment at \$2,109.65 per month for 10/1/2019 and 11/1/2019.
- The Debtors are overdue for 2 payments at \$2,126.54 per month for 12/1/2019 and 1/1/2020.
- Applicant acknowledges receipt of funds in the amount of \$2,109.65 on 12/30/2019 for the October 1, 2019 payment.

Arrearages due are \$6,362.73 less a suspense balance of \$.20 for Total Arrearages Due in the amount of \$6,362.53.

2. Debtor must cure all post-petition arrearages, as follows:

- The amount of \$6,362.53 shall be capitalized in the Debtor's Chapter 13 Plan.
Debtor shall file a modified plan to address the \$6,362.53 being added to the Plan.
- Beginning on February 1, 2020, regular monthly mortgage payments shall continue to be made in the amount \$2,126.54.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Regular monthly payment: Carrington Mortgage Services, LLC
P.O. Box 3730
Anaheim, CA 92806

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4. In the event of Default:

If the Debtor fails to make any payment specified above within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

5. Award of Attorney's Fees:

- ✓ The Applicant is awarded attorney's fees of \$500.00, and costs of \$181.00. The fees and costs are payable through the Chapter 13 plan.